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- (c) developing and storing in the memory storage device an expert opinion for each issue-question;
 - (d) developing and storing in the memory storage device a prudent-investor opinion for each issue-question;
 - (e) selecting, by the user via the input device, a topic;
 - (f) selecting, by the user via the input device, an issue-question directed to the selected topic; and
 - (g) providing to the computer output device a plurality of answer-options to the selected issue-question, the plurality of answer-options comprising at least one expert opinion and one prudent-investor opinion and forming a response that is polycentric and tailored to said issue-question.
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6. (Amended) A method of providing a plurality of answer-options to an issue-question relating to personal investment and finance, said method comprising the steps of:

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- (a) identifying a plurality of topics relating to personal investment and finance based upon predetermined criteria;
 - (b) developing and recording a plurality of issue-questions directed to each of the identified personal investment and finance topics;
 - (c) developing and recording an expert opinion for each issue-question;
 - (d) developing and recording a prudent-investor opinion for each issue-question;
 - (e) selecting a topic;
 - (f) selecting an issue-question directed to the selected topic; and
 - (g) communicating a plurality of answer-options to the selected issue-question, the plurality of answer-options comprising at least one expert opinion and one prudent-investor opinion and being communicated orally, in writing, or

electronically, said answer-options providing a response that is polycentric and tailored to the issue-question.

14. (Amended) A method of providing to a user a program a polycentric information product concerning personal investment and finance, in a computer having a processor, an input device, a memory storage device and an output device, said method comprising the steps of:

- (a) developing and recording in a database on the memory storage device a first data set containing a plurality of topics relating to personal investment and finance;
- (b) developing and recording in said database a second data set containing a plurality of issue-questions directed to each of said topics;
- (c) developing and recording in said database a third data set containing an expert opinion for each issue-question;
- (d) developing and recording in said database a fourth data set containing a prudent-investor opinion for each issue-question;
- (e) selecting from said database, by the user via the input device, a topic;
- (f) selecting from said database, by the user via the input device, an issue-question pertinent to at least one selected topic, said selected topic and issue-question comprising a primary information product;
- (g) modifying said primary information product by imposing thereon a plurality of answer-options to the selected issue-question, the plurality of answer-options comprising at least one expert opinion and one prudent-investor opinion to thereby produce a polycentric information product tailored to said issue-question; and
- (h) communicating to the user via the computer output device said polycentric information product by oral, written or electronic means.

19. (Amended) A method of providing to a user a plurality of answer-options comprised of an expert opinion and a prudent-investor opinion on an issue-question and relating to personal investment and finance, the answer-options, expert opinion, prudent-investor opinion, and issue-questions being stored in a memory storage device of a computer having a processor, an input device, and an output device, said method comprising the steps of:

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- (a) selecting, by the user via the input device, a topic from a list of topics stored in the memory storage device;
 - (b) constructing an input mask by entering, by the user via the input device, a variable criterion;
 - (c) identifying a plurality of issue-questions that satisfy the variable criterion using the input mask;
 - (d) identifying a plurality of answer-options to the identified issue-questions; and
 - (e) providing to the computer output device the plurality of answer-options, said answer-options providing a response that is polycentric and tailored to said issue-question.

23. (Amended) A method of providing to a user a plurality of answer-options comprised of an expert opinion and a prudent-investor opinion on an issue-question and relating to personal investment and finance, the answer-options, expert opinion, prudent-investor opinion, and issue-questions being stored in a memory storage device of a computer having a processor, an input device and an output device, said method comprising the steps of:

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- (a) selecting, by the user via the input device, a topic from a list of topics stored in the memory storage device;
- (b) submitting an issue-question in free-form, by the user via the input device;

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- (c) editing the issue-question for proper grammar and form;
 - (d) constructing a plurality of answer-options to the issue-question, the plurality of answer-options forming a response that is polycentric and tailored to the issue question;
 - (e) loading the answer-options into a database;
 - (f) notifying the user, via an email message, within a predetermined time period, that the plurality of answer-options are available;
 - (g) providing a hyperlink, within the email message, to link the user to a web page, from which the user submitted the issue-question, and from which the answer-options can be accessed.
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27. (Amended) A method of providing to a user a plurality of answer-options comprised of an expert opinion and a prudent-investor opinion on an issue-question and relating to personal investment and finance, the answer-options, expert opinion, prudent-investor opinion, and issue-questions being stored in a memory storage device of a computer having a processor, an input device and an output device, said method comprising the steps of:

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- (a) selecting, by the user via the input device, a topic from a list of topics stored in the memory storage device;
- (b) submitting a question in free-form, by the user via the input device;
- (c) attempting to match at least one stored issue-question with the submitted question, using in combination Bayesian inference and information theory; and
- (d) where there is a match, providing to the computer output device a plurality of answer-options to the matched issue-question, the plurality of answer-options

ab comprising an expert opinion and one prudent-investor opinion and forming a response that is polycentric and tailored to said issue-question.

32. (Amended) A method of providing to a user a plurality of answer-options comprised of at least two expert opinions on an issue-question and relating to personal investment and finance, the answer-options, expert opinions, and issue-questions being stored in a memory storage device of a computer having a processor, an input device and an output device, said method comprising the steps of:

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- (a) selecting, by the user via the input device, a topic from a list of topics stored in the memory storage device;
 - (b) submitting a question in free-form, by the user via the input device;
 - (c) attempting to match at least one stored issue-question with the submitted question, using in combination Bayesian inference and information theory; and
 - (d) where there is a match, providing to the computer output device a plurality of answer-options to the matched issue-question, the plurality of answer-options comprising at least two expert opinions and forming a response that is polycentric and tailored to said issue-question.

REMARKS

In order to emphasize the patentable distinctions between applicant's invention and the prior art, claims 1, 6, 14, 19, 23, 27, and 32 (as well as claims 2 to 5, 7 to 13, 15 to 18, 20 to 22, 24 to 26, 28 to 31, and 33 to 34 dependent thereon, respectively) have been amended to recite that the answer-options given in response to a selected issue question provide a response that is